



Dow Retiree Benefit Cost Sheet

Effective for the 2024 and 2025 Benefit Years

Monthly Medical and Dental rate table

MEDICAL	SINGLE			SINGLE + 1			FAMILY		
	BASIC MEDICAL	11.34			24.91			31.69	
OPTIONAL MEDICAL	22.92			50.41			64.17		

DENTAL	SINGLE			SINGLE + 1			FAMILY		
	BASIC DENTAL	35.73			78.67			96.54	

Monthly Medical rate table for Quebec members without RAMQ Coverage

MEDICAL	WITHOUT RAMQ			SINGLE			SINGLE + 1			FAMILY		
	BASIC MEDICAL	81.34			164.91			171.69				
OPTIONAL MEDICAL	92.92			190.41			204.17					

Monthly Optional Life rate table

RETIREE and SPOUSE	MONTHLY PREMIUM RATES PER \$1,000 OF COVERAGE			CHILD	\$0.230 per \$1,000 of coverage
	Age Bands	Smoker	Non-Smoker		
	0 - 29	0.046	0.037		
	30 - 34	0.073	0.037		
	35 - 39	0.073	0.037		
	40 - 44	0.101	0.066		
	45 - 49	0.230	0.110		
	50 - 54	0.259	0.128		
	55 - 59	0.442	0.295		
	60 - 65	0.662	0.452		

Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. PDF-6160-E 09-23 nk-an

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